

BANK OF GEORGE

	CPP Disbursement Date 03/13/2009	Cert 58626	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$108	\$111	3.1%		
Loans	\$74	\$65	-12.0%		
Construction & development	\$3	\$1	-63.7%		
Closed-end 1-4 family residential	\$4	\$4	23.9%		
Home equity	\$4	\$5	9.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-7.4%		
Commercial & Industrial	\$23	\$15	-35.3%		
Commercial real estate	\$36	\$36	0.8%		
Unused commitments	\$12	\$9	-18.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$6	-36.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$24	\$39	59.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$100	\$102	2.6%		
Deposits	\$99	\$101	2.6%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$8	\$9	9.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	8.6%	--		
Tier 1 risk based capital ratio	11.0%	13.5%	--		
Total risk based capital ratio	12.3%	14.8%	--		
Return on equity ¹	-15.4%	3.6%	--		
Return on assets ¹	-1.2%	0.3%	--		
Net interest margin ¹	4.1%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	49.1%	52.0%	--		
Loss provision to net charge-offs (qtr)	43.0%	9.6%	--		
Net charge-offs to average loans and leases ¹	5.1%	5.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	74.4%	0.0%	7.6%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.1%	0.0%	0.6%	1.7%	--
Commercial real estate	11.1%	10.5%	1.6%	1.8%	--
Total loans	12.7%	10.6%	1.3%	1.4%	--